

**CASE NO. 045753**

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**IN THE UNITED STATES COURT OF APPEALS  
FOR THE SIXTH CIRCUIT**

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**IN RE:  
THE PEOPLES STATE BANK  
NOW KNOWN AS  
CITIZENS UNION BANK**

**APPELLANT**

**v.**

**JOHNNY A. CRIM  
APPELLEE**

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**On Appeal from the United States District Court  
Western District of Kentucky at Louisville**

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**REPLY BRIEF OF APPELLANT  
THE PEOPLES STATE BANK  
NOW KNOWN AS CITIZENS UNION BANK**

**Proof Copy**

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